

**Name of Event:** The College of William and Mary WHCoA Solutions Forum

**Date of Event:** April 14, 2005

**Location of Event:** The College of William and Mary - Williamsburg, Virginia

**Number of Persons Attending:** 500

**Sponsoring Organizations:** The Thomas Jefferson Program in Public Policy, Virginia  
Department of Aging, AARP Virginia, The Center for Excellence in  
Aging and Geriatric Health

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**Priority Issue #1:**    Our Community (Healthy Aging and Livable Communities)

**Overview:**    According to recent studies conducted by several health policy research firms including the AARP, many Americans prefer to age “in place,” meaning that they wish to remain in their homes rather than relocate to assisted living facilities or specialized eldercare communities. In order to facilitate seniors’ ability to live at home, the community and nation as a whole should develop and fund mechanisms for providing access and information regarding assistance services such as transportation and home health provisions.

**Barriers:**    The primary barriers are as follows:

- a) **Outreach** – Without the ability to publicize available programs, seniors will be forced to make-do without partaking in the various opportunities the community may offer.
- b) **Access** – For younger generations, the internet or similar forms of communications media tend to be very effective. However, many seniors have limited access to web-based information systems.
- c) **Maintenance** – Once community programs are established and publicized, they must be maintained on a regular basis to ensure up-to-date accuracy over time.
- d) **Manpower** – There is a shortage of nurses and geriatricians in our nation; though the community-based programs would present a need for lay workers (transportation, home repairs etc.), they also

require well-trained health professionals to provide quality senior care.

- e) **Funding** – As is the case with any initiative, adequate resources always provide some barrier to implementation. In this case, funding would be needed for development of community programs and information systems, as well as for publicity and maintenance of those programs.

**Proposed Solutions:** Responding to the barriers, the proposed solutions are as follows:

- a) **Access to Services** – As many seniors are unaware of the community resources available to them, an increase in communication would increase use of programs that are already in place. A web-based system such as SeniorNavigator/GetCare can provide local information and referrals for service providers for long-term care and other senior needs. The information published on the site is updated regularly to ensure accuracy and features security coding to protect personal data. For seniors without computer access, printed versions of the website's data can be made available at facilities around the locality. This solution addresses outreach, access, and maintenance barriers.
- b) **Additional Providers** – The community should ensure availability of quality long-term care options for seniors. One suggestion might be to implement a national program along the lines of Charlottesville's 2020 plan, which is a city council initiative in Charlottesville, Virginia for encouraging intergenerational housing and increased interest in geriatric issues. Intergenerational dwellings allow younger citizens to serve as custodial caregivers to senior neighbors. Likewise, promotion of geriatric issues will encourage greater youth interest in gerontological careers. This solution addresses the outreach and manpower barriers.
- c) **NORCs** – Naturally Occurring Retirement Communities (NORCs) are neighborhoods or complexes in which a large number of seniors reside, but that are not designated specifically as senior living communities. Promoting NORCs and providing community services allows seniors to age in place, rather than relocating them to costly retirement communities. By bringing community-based programs to NORCs, residents within the entire neighborhood can attain services, minimizing the individual costs of custodial care, transportation, and the like. This solution addresses the outreach, access, and funding barriers.

**Priority Issue #2:** Planning Along the Lifespan (Economic Security)

**Overview:** As evidenced by the passage of the Older Americans Act, many seniors in the US need assistance beyond what they are able to provide for themselves. Yet, care and assistance come at a price, and presently, that price is difficult for many seniors to afford. If communities work together on a national campaign to educate seniors regarding Social Security, Medicare, long-term care insurance, and other economic security initiatives, seniors will be better equipped to provide for themselves. This, in turn, will render them less dependent on financial aid programs that may usurp state, local, and federal funding.

**Barriers:** The primary barriers are as follows:

- a) **Education** – Many seniors are unfamiliar with the inner-workings of programs like Social Security and Medicare; they are not well-educated in the provisions or terms of coverage. Such information is not taught in the public education system, nor is it readily available in an easy-to-understand format for the general public.
- b) **Financial Literacy** – Some citizens are also unaware of the means by which they might become financially stable, both now and after retirement. As these persons age, they are left with inadequate financial resources.
- c) **Political Climate** – Social programs have become hot-topics in both federal and state legislatures, and the unbiased facts of the programs have been clouded by partisan agendas. Passage of each party's proposed legislation to assist elders has been met with much resistance from the opposing party.
- d) **Funding** – Both state and federal governments will need to provide fiscal resources for the development and maintenance of initiatives that encourage economic security among seniors.

**Proposed Solutions:** Responding to the barriers, the proposed solutions are as follows:

- a) **SS Annual Report Revisions** – As many are aware, the 2005 Social Security Trustees Report suggests that the Social Security system will require some modifications in the coming years to provide adequate benefits to the “baby-boomers” as they retire. Yet, many citizens are unaware of the means by which the program currently operates. If the SS annual reports were altered to provide a nonpartisan, simplistic explanation of both the program itself and the current means by which benefits are provided (i.e. personal contributions vs. SS Trust monies), Americans would be more aware of the pending shortcomings of

the program and would, in turn, be better equipped to plan for their economic futures. Such a system would be relatively inexpensive, as the federal government already produces individual annual reports, and would serve to educate citizens across generations. This solution addresses the education, financial literacy, political climate, and funding barriers.

- b) **Long-Term Care Awareness** – Since most citizens are not well-versed in the coverage provided by Medicare, they do not realize that long-term care solutions are not funded through Medicare in most cases. Accordingly, both elderly citizens and their children or other family caregivers do not understand the need for long-term care coverage. By increasing nonpartisan education and awareness of Medicare coverage, more seniors would be able to identify the need to acquire supplemental insurance or invest in programs that provide coverage beyond basic Medicare. Such education programs could be offered on a local level in conjunction with senior service centers, doctor’s offices, and the like. This solution addresses education, financial literacy, and political climate barriers.

**Priority Issue #3:** Social Engagement

**Overview:** While senior citizens typically retire at or near age sixty-five, the average American lives well into his/her seventies. It is critical that the elderly stay mentally active after they retire by engaging in social and community events, as well as intergenerational activities. As research has shown, seniors who stay active and interactive tend to live longer, healthier lives. The development of local, state, and federal initiatives encouraging and providing avenues by which older persons may become more involved will create a more active, healthy senior community.

**Barriers:** The primary barriers are as follows:

- a) **Incentives** – Many seniors feel that they are a burden on the community; accordingly, they prefer to congregate with other elderly citizens rather than participating in broad, intergenerational activities.
- b) **Lack of “Clearinghouse”** – For those seniors who wish to be active in the community, there are not always adequate methods of publicizing or promoting such opportunities. There is no “clearinghouse” in most communities that provides information about available events or volunteer activities. Likewise, this lack of organization does not prevent duplication, meaning many

communities have multiple groups that provide the same activities or services.

- c) **Unstandardized Service** – There is no set approach to providing services within a given locality, state, or region. While one area may offer many, well-publicized opportunities, another neighboring community may not provide any such programs for seniors.
- d) **Funding** – The costs of promoting or developing intergenerational activities may not be exorbitant, as many individuals and organizations would likely volunteer to assist. However, there would still be some developmental and administrative expenses required.

**Proposed Solutions:** Responding to the barriers, the proposed solutions are as follows:

- a) **Life-long Learning** – Ongoing educational programs are a very inexpensive means of allowing seniors to stay mentally active. By providing liberal arts coursework to seniors through a local university setting, elderly citizens are able to engage in learning opportunities with young adults in the community. Such opportunities encourage the development of intergenerational interaction through common-interest learning environments. If local institutions work together to provide one community program for senior education, that coalition of campuses can standardize services at a relatively low cost and prevent duplication of opportunities. Likewise, participating colleges and universities can encourage current students to interact with seniors, thus providing a greater incentive for older citizens to participate. This solution addresses the incentives, lack of clearinghouse, unstandardized service, and funding barriers.
- b) **Faith-Based Provisions** – Interfaith organizations often have access to large pools of young or mid-age volunteers who are willing to assist the elderly with custodial care and who are interested in providing opportunities for seniors to become more active in the community. Such groups can serve as unifiers, standardizing the volunteer programs within a number of diverse faith communities, and they can also provide public incentives to seniors by minimizing the expenses of hiring costly long-term custodial caregivers to meet seniors' everyday needs. When these costs are minimized, both seniors and the community at large benefit. This solution addresses the incentives, lack of clearinghouse, unstandardized service, and funding barriers.